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JUN 25 2004

on 6-15-04

Technology Center 2600


Jeffrey R. Kuester

In re application of: Malik

Group No.: 2643

Serial Number: 09/287,023

Examiner: Nguyen, D.

Filing Date: April 6, 1999

Title: **Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts**

Attached are the following documents for filing with the USPTO:

Postcard
Amendment Transmittal Form (1 Page)
Fee Transmittal
Credit Card Authorization - authorizing \$126.00
Response to Office Action

Customer No.: **38823**

AMENDMENT TRANSMITTAL LETTER (LARGE)

Applicant(s): Malik

JUN 17 2004

Docket No.

190251-1910

Serial No.
09/287,023Filing Date
April 6, 1999Examiner
Nguyen, D.Confirmation No.
5759Group Art Unit
2643

Invention: Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
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Transmitted herewith is the Response to Office Action in the above-identified application.

The fee has been calculated and is transmitted as shown below

CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE
TOTAL CLAIMS	54 -	47 =	7	X \$18.00	\$126
INDEP. CLAIMS	7 -	7 =	0	X \$86.00	\$0
Multiple Dependent Claims (check if applicable)				\$290.00	\$0
EXTENSION FEE	1 ST MONTH <input type="checkbox"/> 110.00	2 ND MONTH <input type="checkbox"/> 420.00	3 RD MONTH <input type="checkbox"/> 950.00	4 TH MONTH <input type="checkbox"/> 1480.00	\$0
Other Fees:					\$0
				TOTAL ADDITIONAL FEE FOR THIS AMENDMENT	\$126.00

No additional fee is required for the type of document.

Please charge Deposit Account No. in the amount of .

A check in the amount of to cover the filing fee is enclosed.

A Credit Card Payment Form PTO-2038 is attached in the amount of \$126.00.

The Director is hereby authorized to charge any deficiencies of the above fees or credit any overpayment to Deposit Account No. 20-0778.

Customer No. 38823

Jeffrey R. Kuester, Reg. No. 34,367

6-15-04

Date

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL
for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revisions.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 126.00)

JUN 17 2004
PATENT & TRADEMARK OFFICE

Complete If Known

Application Number	09/287,023
Filing Date	April 6, 1999
First Named Inventor	Malik
Examiner Name	Nguyen, D.
Group / Art Unit	2643
Attorney Docket No.	190251-1910

METHOD OF PAYMENT (check all that apply)

Check Credit Card Money Order Other None

 Deposit Account

Deposit Account Number

20-0778

Deposit Account Name

Thomas, Kayden, Horstemeyer Risley, L.L.P.

The Commissioner is authorized to: (check all that apply)

Charge fee(s) indicated below Credit any overpayments
 Charge any additional fee(s) during the pendency of this application
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
1001 770	2001 385	Utility Filing Fee	
1002 340	2002 170	Design Filing Fee	
1003 530	2003 265	Plant Filing Fee	
1004 770	2004 385	Reissue Filing Fee	
1005 160	2005 80	Provisional Filing Fee	
SUBTOTAL (1) (\$0)			

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Extra Claims	Fee From Below	Fee Paid
54 - 47** = 7	X 18.00 = 126	
7 - 7** = 0	X 86.00 = 0	
	290.00 = 0	

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
1202 18	2202 9	Claims in excess of 20
1201 86	2201 43	Independent claims in excess of 3
1203 290	2203 145	Multiple dependent claim, if not paid
1204 86	2204 43	**Reissue independent claims over original patent
1205 18	2205 9	**Reissue claims in excess of 20 and over original patent
SUBTOTAL (2) (\$126.00)		

**or number previously paid, if greater; For Reissues, see above

FEES CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
1051	130	2051	65	Surcharge-late filing fee or oath	
1052	50	2052	25	Surcharge-late provisional filing fee or cover sheet	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for ex parte reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	110	2251	55	Extension for reply within first month	
1252	420	2252	210	Extension for reply within second month	
1253	950	2253	475	Extension for reply within third month	
1254	1,480	2254	740	Extension for reply within fourth month	
1255	2,010	2255	1,005	Extension for reply within fifth month	
1401	330	2401	165	Notice of Appeal	
1402	330	2402	165	Filing a brief in support of an appeal	
1403	290	2403	145	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	110	2452	55	Petition to revive-unavoidable	
1453	1,330	2453	655	Petition to revive-unintentional	
1501	1,330	2501	665	Utility issue fee (or resue)	
1502	480	2502	240	Design issue fee	
1503	640	2503	320	Plant issue fee	
1460	130	1460	130	Petitions to the Commissioner	
1807	50	1807	50	Processing fee for provisional application	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	
1809	770	2809	385	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810	770	2810	385	For each add. invention to be examined (37 CFR 1.129(b))	
1801	770	2801	385	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited exam. of a design application	
Other fee (specify)					
SUBTOTAL (3) (\$0)					

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*Reduced by Basic Filing Fee Paid

SUBMITTED BY

Complete (if applicable)	
Typed or Printed Name Signature	Jeffrey R. Kuester
Registration No. 34,367	Telephone Number Date

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This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 37 USC 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.